

## PATENT

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

|                       |   |                  |               |
|-----------------------|---|------------------|---------------|
| In re Application of: | STEPHENS, Garland.  | Group Art Unit:  | 3692          |
| Serial No.:           | 09/655,929  | Confirmation No. | 8518          |
| Date Filed:           | December 14, 2004   | Examiner:        | NGUYEN, Nga B |
| For:                  | METHOD AND SYSTEM FOR<br>DTERMINING, CONTRACTING TO<br>EXCHANGE, AND ACCOUTNING FOR<br>MATCHED SETS OF OFFSETTING<br>CASH FLOWS |                  |               |

Commissioner for Patents  
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**RESPONSE****INTRODUCTORY COMMENTS:**

In response to the Office Action mailed March 11, 2008, please amend the above-identified U.S. patent application as follows:

**Listing of the claims** begins on page 2 of this paper. This listing of claims replaces all prior versions and prior listings of claims in the application.

**Remarks** begin on page 5 of this paper.